

EXHIBIT “S”



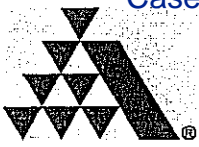
Claim Number	Policy Number	Type of Loss	Deductible
HC 131479	HC 2307563	Fire	\$ 500.00
Insured: Saaed Moslem			
Property: 2276 Route 302 Middletown, NY 10941			
Claim Rep.: John Bonfiglioli		Business: (877) 942-1234	
Business: 125 Wolf Road Albany, NY 12205			
Estimator: Michael D. Williams		Business: (315) 797-1234	
Business: 126 Business Park Drive Utica, NY 13502			
Date of Loss: 10/07/06		Date Received: 10/10/06	
Date Inspected: 10/13/06		Date Entered: 10/18/06	
Price List: NYWP2S6D Restoration/Service/Remodel with Service Charges Factored In Estimate: MOSLEM			

**MOSLEM****Interior****First Floor****Room: Dining Room****LxWxH 17'2" x 14'6" x 8'6"**

DESCRIPTION	ONLY	UNIT COST	TOTAL
R&R Light fixture	1.00 EA@	146.36=	146.36
R&R 1/2" drywall - hung, taped, floated, ready for paint	787.25 SF@	2.17=	1,708.34
R&R 1/2" drywall - hung & fire taped only	248.92 SF@	1.75=	435.60
R&R Batt insulation - 4" - R13	269.17 SF@	0.91=	244.95
Texture drywall - heavy hand texture	248.92 SF@	1.25=	311.15
R&R Crown molding - 3 1/4" hardwood	63.33 LF@	5.17=	327.44
Paint crown molding - two coats	63.33 LF@	1.07=	67.77
R&R Stud wall - 2" x 4" x 8' - 16" oc	63.33 LF@	16.87=	1,068.43
R&R Joist - floor or ceiling - 2x10 - w/blocking - 16" oc	497.83 SF@	3.78=	1,881.81
Seal then paint the walls and ceiling twice (3 coats)	787.25 SF@	0.96=	755.76
R&R Casing - 4" - hardwood	51.00 LF@	4.25=	216.75
Paint casing - two coats	51.00 LF@	1.03=	52.53
R&R Baseboard - 6" hardwood	63.33 LF@	6.88=	435.74
Seal & paint baseboard - two coats	63.33 LF@	1.54=	97.53
R&R Baseboard heat - steam or hot water	31.67 LF@	14.14=	447.77
R&R Oak flooring - no finish	248.92 SF@	10.99=	2,735.59
Sand, stain, and finish wood floor	248.92 SF@	3.84=	955.84
R&R Sheathing - plywood - 3/4" - tongue and groove	248.92 SF@	2.32=	577.49
R&R Vinyl window - double hung, 9-12 sf	3.00 EA@	337.90=	1,013.70

Room: Kitchen**LxWxH 21'3" x 9'6" x 8'0"****Subroom 1: Offset #1****LxWxH 9'6" x 6'6" x 8'0"****Subroom 2: Offset #2****LxWxH 7'6" x 5'0" x 8'0"**

DESCRIPTION	ONLY	UNIT COST	TOTAL
R&R Recessed light fixture	4.00 EA@	75.38=	301.52
R&R Light fixture	1.00 EA@	63.35=	63.35
R&R 1/2" drywall - hung, taped, floated, ready for paint	1,249.13 SF@	2.17=	2,710.60
Texture drywall - heavy hand texture	301.13 SF@	1.25=	376.41
Seal then paint the walls and ceiling twice (3 coats)	1,249.13 SF@	0.96=	1,199.16

**CONTINUED - Kitchen**

DESCRIPTION	ONLY	UNIT COST	TOTAL
R&R Stud wall - 2" x 4" x 8' - 16" oc	118.50 LF@	16.87=	1,999.10
R&R Joist - floor or ceiling - 2x10 - w/blocking - 16" oc	602.25 SF@	3.78=	2,276.51
R&R Casing - 4" - hardwood	51.00 LF@	4.25=	216.75
Paint casing - two coats	51.00 LF@	1.03=	52.53
R&R Baseboard - 6" hardwood	118.50 LF@	6.88=	815.28
Seal & paint baseboard - two coats	118.50 LF@	1.54=	182.49
R&R Baseboard heat - steam or hot water	31.67 LF@	14.14=	447.77
R&R Vinyl window - double hung, 9-12 sf	3.00 EA@	337.90=	1,013.70
R&R Tile floor covering	301.13 SF@	7.17=	2,159.06
R&R Sheathing - plywood - 3/4" - tongue and groove	301.13 SF@	2.32=	698.61
R&R Countertop - Flat laid plastic laminate	14.67 LF@	44.12=	647.09
R&R Cabinetry - lower (base) units	14.67 LF@	176.62=	2,590.43
R&R Cabinetry - upper (wall) units	10.67 LF@	138.84=	1,480.96
R&R Refrigerator - top freezer - 18 to 22 cf	1.00 EA@	587.32=	587.32
R&R Dishwasher	1.00 EA@	373.32=	373.32
R&R Range - freestanding - gas	1.00 EA@	560.69=	560.69
R&R Range hood	1.00 EA@	174.19=	174.19
R&R Sink faucet - Kitchen	1.00 EA@	103.16=	103.16
R&R Sink - double	1.00 EA@	267.82=	267.82
R&R Exterior door, 8' - metal - insulated - flush or panel	1.00 EA@	290.27=	290.27
Paint door slab only - 2 coats (per side)	2.00 EA@	25.32=	50.64
R&R Door lockset & deadbolt - exterior	1.00 EA@	75.82=	75.82
R&R Clothes dryer vent - installed	1.00 EA@	42.68=	42.68
R&R Clothes dryer vent cover	1.00 EA@	19.95=	19.95
R&R Washing machine outlet box with valves	1.00 EA@	112.85=	112.85
Rough in plumbing - per fixture	2.00 EA@	261.69=	523.38

Room: Bathroom**LxWxH 7'6" x 4'1" x 8'0"**

DESCRIPTION	ONLY	UNIT COST	TOTAL
R&R Bathroom fan, light, and heater	1.00 EA@	147.20=	147.20
R&R 1/2" drywall - hung, taped, floated, ready for paint	215.96 SF@	2.17=	468.63
Seal then paint the walls and ceiling twice (3 coats)	215.96 SF@	0.96=	207.32
R&R Stud wall - 2" x 4" x 8' - 16" oc	23.17 LF@	16.87=	390.83
R&R Joist - floor or ceiling - 2x10 - w/blocking - 16" oc	61.25 SF@	3.78=	231.53
R&R Casing - 2 1/4"	17.00 LF@	2.03=	34.51



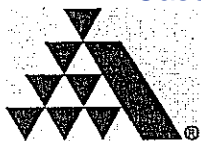
CONTINUED - Bathroom

DESCRIPTION	QNTY	UNIT COST	TOTAL
Paint casing - two coats	17.00 LF@	1.03=	17.51
R&R Baseboard - 6" hardwood	23.17 LF@	6.88=	159.38
Seal & paint baseboard - two coats	23.17 LF@	1.54=	35.68
R&R Medicine cabinet	1.00 EA@	129.50=	129.50
R&R Pedestal sink	1.00 EA@	248.55=	248.55
R&R Toilet	1.00 EA@	244.91=	244.91
R&R Toilet seat	1.00 EA@	27.62=	27.62
R&R Shower door - corner unit	1.00 EA@	526.32=	526.32
R&R Baseboard heat - steam or hot water	4.08 LF@	14.14=	57.74
R&R Tile floor covering	30.63 SF@	7.17=	219.58
R&R Sheathing - plywood - 3/4" - tongue and groove	30.63 SF@	2.32=	71.05
R&R Bath accessory	3.00 EA@	21.29=	63.87
Rough in plumbing - per fixture	3.00 EA@	261.69=	785.07

Room: Living Room

LxWxH 17'0" x 14'4" x 9'0"

DESCRIPTION	QNTY	UNIT COST	TOTAL
R&R Light fixture	1.00 EA@	146.36=	146.36
R&R 1/2" drywall - hung, taped, floated, ready for paint	807.67 SF@	2.17=	1,752.64
R&R 1/2" drywall - hung & fire taped only	243.67 SF@	1.75=	426.42
R&R Batt insulation - 4" - R13	282.00 SF@	0.91=	256.62
Texture drywall - heavy hand texture	243.67 SF@	1.25=	304.58
R&R Crown molding - 3 1/4" hardwood	62.67 LF@	5.17=	323.98
Paint crown molding - two coats	62.67 LF@	1.07=	67.05
R&R Stud wall - 2" x 4" x 8' - 16" oc	62.67 LF@	16.87=	1,057.19
R&R Joist - floor or ceiling - 2x10 - w/blocking - 16" oc	487.33 SF@	3.78=	1,842.12
Seal then paint the walls and ceiling twice (3 coats)	807.67 SF@	0.96=	775.36
R&R Casing - 4" - hardwood	51.00 LF@	4.25=	216.75
Paint casing - two coats	51.00 LF@	1.03=	52.53
R&R Baseboard - 6" hardwood	62.67 LF@	6.88=	431.14
Seal & paint baseboard - two coats	62.67 LF@	1.54=	96.51
R&R Baseboard heat - steam or hot water	31.67 LF@	14.14=	447.77
R&R Oak flooring - no finish	243.67 SF@	10.99=	2,677.89
Sand, stain, and finish wood floor	243.67 SF@	3.84=	935.68
R&R Sheathing - plywood - 3/4" - tongue and groove	243.67 SF@	2.32=	565.31



CONTINUED - Living Room

DESCRIPTION	ONLY	UNIT COST	TOTAL
R&R Vinyl window - double hung, 9-12 sf	3.00 EA@	337.90=	1,013.70

2nd Floor

Room: Bed 1

LxWxH 14'4" x 14'0" x 9'0"

DESCRIPTION	ONLY	UNIT COST	TOTAL
R&R Light fixture	1.00 EA@	146.36=	146.36
R&R 1/2" drywall - hung, taped, floated, ready for paint	710.67 SF@	2.17=	1,542.15
R&R Batt insulation - 4" - R13	255.00 SF@	0.91=	232.05
Texture drywall - heavy hand texture	200.67 SF@	1.25=	250.83
R&R Crown molding - 3 1/4" hardwood	56.67 LF@	5.17=	292.96
Paint crown molding - two coats	56.67 LF@	1.07=	60.63
R&R Stud wall - 2" x 4" x 8' - 16" oc	56.67 LF@	16.87=	955.97
R&R Joist - floor or ceiling - 2x10 - w/blocking - 16" oc	200.67 SF@	3.78=	758.52
Seal then paint the walls and ceiling twice (3 coats)	710.67 SF@	0.96=	682.24
R&R Casing - 4" - hardwood	51.00 LF@	4.25=	216.75
Paint casing - two coats	51.00 LF@	1.03=	52.53
R&R Baseboard - 6" hardwood	56.67 LF@	6.88=	389.86
Seal & paint baseboard - two coats	56.67 LF@	1.54=	87.27
R&R Baseboard heat - steam or hot water	31.67 LF@	14.14=	447.77
R&R Oak flooring - no finish	200.67 SF@	10.99=	2,205.32
Sand, stain, and finish wood floor	200.67 SF@	3.84=	770.56
R&R Sheathing - plywood - 3/4" - tongue and groove	200.67 SF@	2.32=	465.55
R&R Vinyl window - double hung, 9-12 sf	3.00 EA@	337.90=	1,013.70

**Room: Bed 2****LxWxH 14'4" x 14'0" x 9'0"**

DESCRIPTION	QNTY	UNIT COST	TOTAL
R&R Light fixture	1.00 EA@	146.36=	146.36
R&R 1/2" drywall - hung, taped, floated, ready for paint	710.67 SF@	2.17=	1,542.15
R&R Batt insulation - 4" - R13	255.00 SF@	0.91=	232.05
Texture drywall - heavy hand texture	200.67 SF@	1.25=	250.83
R&R Crown molding - 3 1/4" hardwood	56.67 LF@	5.17=	292.96
Paint crown molding - two coats	56.67 LF@	1.07=	60.63
R&R Stud wall - 2" x 4" x 8' - 16" oc	56.67 LF@	16.87=	955.97
R&R Joist - floor or ceiling - 2x10 - w/blocking - 16" oc	200.67 SF@	3.78=	758.52
Seal then paint the walls and ceiling twice (3 coats)	710.67 SF@	0.96=	682.24
R&R Casing - 4" - hardwood	51.00 LF@	4.25=	216.75
Paint casing - two coats	51.00 LF@	1.03=	52.53
R&R Baseboard - 6" hardwood	56.67 LF@	6.88=	389.86
Seal & paint baseboard - two coats	56.67 LF@	1.54=	87.27
R&R Baseboard heat - steam or hot water	31.67 LF@	14.14=	447.77
R&R Oak flooring - no finish	200.67 SF@	10.99=	2,205.32
Sand, stain, and finish wood floor	200.67 SF@	3.84=	770.56
R&R Sheathing - plywood - 3/4" - tongue and groove	200.67 SF@	2.32=	465.55
R&R Vinyl window - double hung, 9-12 sf	3.00 EA@	337.90=	1,013.70

Room: Master Bedroom**LxWxH 17'2" x 14'6" x 8'6"**

DESCRIPTION	QNTY	UNIT COST	TOTAL
R&R Light fixture	1.00 EA@	146.36=	146.36
R&R 1/2" drywall - hung, taped, floated, ready for paint	787.25 SF@	2.17=	1,708.34
R&R Batt insulation - 4" - R13	269.17 SF@	0.91=	244.95
Texture drywall - heavy hand texture	248.92 SF@	1.25=	311.15
R&R Crown molding - 3 1/4" hardwood	63.33 LF@	5.17=	327.44
Paint crown molding - two coats	63.33 LF@	1.07=	67.77
R&R Stud wall - 2" x 4" x 8' - 16" oc	63.33 LF@	16.87=	1,068.43
R&R Joist - floor or ceiling - 2x10 - w/blocking - 16" oc	248.92 SF@	3.78=	940.91
Seal then paint the walls and ceiling twice (3 coats)	787.25 SF@	0.96=	755.76
R&R Casing - 4" - hardwood	51.00 LF@	4.25=	216.75
Paint casing - two coats	51.00 LF@	1.03=	52.53
R&R Baseboard - 6" hardwood	63.33 LF@	6.88=	435.74
Seal & paint baseboard - two coats	63.33 LF@	1.54=	97.53
R&R Baseboard heat - steam or hot water	31.67 LF@	14.14=	447.77
R&R Oak flooring - no finish	248.92 SF@	10.99=	2,735.59



CONTINUED - Master Bedroom

DESCRIPTION	ONLY	UNIT COST	TOTAL
Sand, stain, and finish wood floor	248.92 SF@	3.84=	955.84
R&R Sheathing - plywood - 3/4" - tongue and groove	248.92 SF@	2.32=	577.49
R&R Vinyl window - double hung, 9-12 sf	3.00 EA@	337.90=	1,013.70

Room: Hall

LxWxH 14'0" x 3'6" x 9'0"

DESCRIPTION	ONLY	UNIT COST	TOTAL
R&R Light fixture	1.00 EA@	146.36=	146.36
R&R 1/2" drywall - hung, taped, floated, ready for paint	364.00 SF@	2.17=	789.88
Texture drywall - heavy hand texture	49.00 SF@	1.25=	61.25
R&R Crown molding - 3 1/4" hardwood	35.00 LF@	5.17=	180.95
Paint crown molding - two coats	35.00 LF@	1.07=	37.45
R&R Stud wall - 2" x 4" x 8' - 16" oc	35.00 LF@	16.87=	590.45
R&R Joist - floor or ceiling - 2x10 - w/blocking - 16" oc	49.00 SF@	3.78=	185.22
Seal then paint the walls and ceiling twice (3 coats)	364.00 SF@	0.96=	349.44
R&R Casing - 4" - hardwood	51.00 LF@	4.25=	216.75
Paint casing - two coats	51.00 LF@	1.03=	52.53
R&R Baseboard - 6" hardwood	35.00 LF@	6.88=	240.80
Seal & paint baseboard - two coats	35.00 LF@	1.54=	53.90
R&R Baseboard heat - steam or hot water	31.67 LF@	14.14=	447.77
R&R Oak flooring - no finish	49.00 SF@	10.99=	538.51
Sand, stain, and finish wood floor	49.00 SF@	3.84=	188.16
R&R Sheathing - plywood - 3/4" - tongue and groove	49.00 SF@	2.32=	113.68

Room: Bathroom

LxWxH 10'6" x 8'2" x 9'0"

DESCRIPTION	ONLY	UNIT COST	TOTAL
R&R Bathroom fan, light, and heater	1.00 EA@	147.20=	147.20
R&R 1/2" drywall - hung, taped, floated, ready for paint	421.75 SF@	2.17=	915.20
Seal then paint the walls and ceiling twice (3 coats)	421.75 SF@	0.96=	404.88
R&R Stud wall - 2" x 4" x 8' - 16" oc	37.33 LF@	16.87=	629.81



CONTINUED - Bathroom

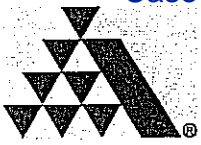
DESCRIPTION	ONLY	UNIT COST	TOTAL
R&R Joist - floor or ceiling - 2x10 - w/blocking - 16" oc	171.50 SF@	3.78=	648.27
R&R Casing - 2 1/4"	17.00 LF@	2.03=	34.51
Paint casing - two coats	17.00 LF@	1.03=	17.51
R&R Baseboard - 6" hardwood	37.33 LF@	6.88=	256.86
Seal & paint baseboard - two coats	37.33 LF@	1.54=	57.49
R&R Medicine cabinet	1.00 EA@	129.50=	129.50
R&R Pedestal sink	1.00 EA@	248.55=	248.55
R&R Toilet	1.00 EA@	244.91=	244.91
R&R Toilet seat	1.00 EA@	27.62=	27.62
R&R Shower door - corner unit	1.00 EA@	526.32=	526.32
R&R Baseboard heat - steam or hot water	4.08 LF@	14.14=	57.74
R&R Tile floor covering	85.75 SF@	7.17=	614.83
R&R Sheathing - plywood - 3/4" - tongue and groove	85.75 SF@	2.32=	198.94
R&R Bath accessory	3.00 EA@	21.29=	63.87
Rough in plumbing - per fixture	3.00 EA@	261.69=	785.07

Room: Electrical

DESCRIPTION	ONLY	UNIT COST	TOTAL
Rewire - average residence - copper wiring	1,960.00 SF@	3.75=	7,350.00
R&R Breaker panel - 100 amp	1.00 EA@	671.29=	671.29

Room: Heat, Vent, & Cool

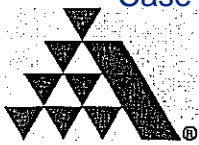
DESCRIPTION	ONLY	UNIT COST	TOTAL
R&R Water heater - 50 gallon - Electric	1.00 EA@	700.16=	700.16
Rough in plumbing - includes supply and waste lines	1,960.00 SF@	3.65=	7,154.00
R&R Boiler - oil fired	1.00 EA@	4505.76=	4,505.76

**Room: Exterior**

DESCRIPTION	ONLY	UNIT COST	TOTAL
R&R Masonry fireplace & chimney - two story home - Stone	1.00 EA@	7949.88=	7,949.88
Propane tank - detach & reset	1.00 EA@	207.32=	207.32
Decorative Brick - on lawn	1.00 EA@	349.43=	349.43
R&R Brick - structural (Atlas), 8" Side of house for walkway area	20.00 SF@	9.73=	194.60
R&R Exterior post light fixture	1.00 EA@	239.81=	239.81
R&R Exterior light fixture	2.00 EA@	80.89=	161.78
Oil Tank - Detach & Reset	1.00 EA@	597.71=	597.71
R&R Siding - vinyl	2,571.00 SF@	3.31=	8,510.01
Remove Siding - Asbestos siding	2,571.00 SF@	0.35=	899.85
Asbestos test fee - self test (per sample)	1.00 EA@	54.13=	54.13
Asbestos Removal	1.00 EA@	3575.00=	3,575.00
R&R Sheathing - plywood - 3/4" - tongue and groove	2,571.00 SF@	2.32=	5,964.72
R&R Exterior door - solid core lauan / mahogany or birch flush	1.00 EA@	501.68=	501.68
R&R Door chime	1.00 EA@	77.38=	77.38
R&R Door lockset & deadbolt - exterior	1.00 EA@	75.82=	75.82
Stain & finish door slab only (per side)	2.00 EA@	26.21=	52.42
Deck - remove and replace	525.00 SF@	17.00=	8,925.00
Stain/finish deck	525.00 SF@	0.64=	336.00
Remove 3 tab - 25 yr. - composition shingle roofing - incl. felt-two layers	19.60 SQ@	124.14=	2,433.14
3 tab - 25 yr. - composition shingle roofing - incl. felt	19.60 SQ@	145.89=	2,859.44
R&R Sheathing - plywood - 1/2" CDX	1,960.00 SF@	1.66=	3,253.60
R&R Rafters - 2x10 stick frame roof	2,217.00 BF@	3.19=	7,072.23
R&R Blown-in insulation - 10" depth - R26	960.00 SF@	1.44=	1,382.40
R&R Soffit - vinyl	634.50 SF@	4.99=	3,166.16
R&R Soffit & fascia - wood - 1' overhang	96.00 LF@	7.49=	719.04
Prime & paint exterior fascia - wood, 4"- 6" wide	96.00 LF@	0.77=	73.92
R&R Rigid foam insulation board - 1/2"	2,571.00 SF@	0.92=	2,365.32
Backhoe/excavator and operator	80.00 HR@	111.00=	8,880.00

Room: Basement**LxWxH 35'0" x 28'0" x 7'0"**

DESCRIPTION	ONLY	UNIT COST	TOTAL
R&R Concrete slab on grade - 6" - finished in place	980.00 SF@	7.38=	7,232.40
Concrete pump truck (per hour)	16.00 HR@	229.30=	3,668.80



CONTINUED - Basement

DESCRIPTION	QNTY	UNIT COST	TOTAL
R&R Water softener - electronically metered	1.00 EA@	919.81=	919.81
R&R Well pump	1.00 EA@	3347.59=	3,347.59
R&R Stone foundation wall	1,008.00 SF@	33.34=	33,606.72

Room: General

DESCRIPTION	QNTY	UNIT COST	TOTAL
Dumpster load - Approx. 30 yards, 5-7 tons of debris	8.00 EA@	670.00=	5,360.00
Permits & fees	1.00 EA@	750.00=	750.00
Arch./Eng.fees	1.00 EA@	14000.00=	14,000.00
Temporary power - weekly	42.00 EA@	148.85=	6,251.70
R&R Temporary power - hookup	1.00 EA@	478.41=	478.41
Temporary storage trailer	1.00 EA@	806.13=	806.13
Temporary toilet (per month)	10.00 MO@	101.10=	1,011.00
Daily Clean up	1.00 EA@	1499.88=	1,499.88
Post Construction Clean Up	1.00 EA@	1549.88=	1,549.88
General Demolition - per hour-hauling	400.00 HR@	37.53=	15,012.00
Landscaping	1.00 EA@	2000.00=	2,000.00
R&R Coaxial TV cable	630.00 LF@	1.15=	724.50
R&R Phone / low voltage copper wiring	630.00 LF@	0.80=	504.00

Grand Total Areas:			
5,327.00 SF Walls	2,589.33 SF Ceiling	7,916.33 SF Walls & Ceiling	
2,589.33 SF Floor	287.70 SY Flooring	642.67 LF Floor Perimeter	
1,534.33 SF Long Wall	1,129.17 SF Short Wall	642.67 LF Ceil. Perimeter	
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area	
0.00 Exterior Wall Area	0.00 Exterior Perimeter of Walls		
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length	
0.00 Total Ridge Length	0.00 Total Hip Length	0.00 Area of Face 1	

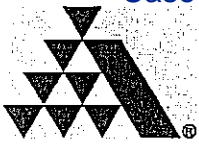


Summary for Fire				
Line Item Total				286,780.45
Mat Tax (Cap Impr)	@	8.000%	85,659.70	6,852.78
Subtotal				293,633.23
Overhead	@	10.00%	293,633.23	29,363.32
Profit	@	10.00%	293,633.23	29,363.32
Replacement Cost Value				352,359.87
Less Deductible				(500.00)
Net Claim				351,859.87

Michael D. Williams



Recap by Room		
Estimate: MOSLEM		
Area: Interior		
Area: First Floor		
Dining Room	13,480.55	4.70%
Kitchen	22,413.41	7.82%
Bathroom	4,066.80	1.42%
Living Room	13,389.60	4.67%
Area Subtotal: First Floor	53,350.36	18.60%
Area: 2nd Floor		
Bed 1	10,571.02	3.69%
Bed 2	10,571.02	3.69%
Master Bedroom	12,104.05	4.22%
Hall	4,193.10	1.46%
Bathroom	6,009.08	2.10%
Area Subtotal: 2nd Floor	43,448.27	15.15%
Area Subtotal: Interior	96,798.63	33.75%
Electrical	8,021.29	2.80%
Heat, Vent, & Cool	12,359.92	4.31%
Exterior	70,877.79	24.72%
Basement	48,775.32	17.01%
General	49,947.50	17.42%
Subtotal of Areas	286,780.45	100.00%
Total	286,780.45	100.00%



Recap By Category			
O&P Items		Total Dollars	%
APPLIANCES		1,633.40	0.46%
CABINETRY		4,760.04	1.35%
CLEANING		3,049.76	0.87%
CONCRETE		7,588.80	2.15%
GENERAL DEMOLITION		50,803.01	14.42%
DOORS		741.10	0.21%
DRYWALL		13,836.59	3.93%
ELECTRICAL		9,320.72	2.65%
ELECTRICAL - SPECIAL SYSTEMS		207.32	0.06%
MISC .EQUIPMENT - COMMERCIAL		2,000.00	0.57%
HEAVY EQUIPMENT		8,880.00	2.52%
FLOOR COVERING - CERAMIC TILE		2,713.75	0.77%
FLOOR COVERING - WOOD		15,577.25	4.42%
PERMITS AND FEES		18,379.13	5.22%
FINISH CARPENTRY / TRIMWORK		6,372.92	1.81%
FINISH HARDWARE		251.22	0.07%
FIREPLACES		7,386.93	2.10%
FRAMING & ROUGH CARPENTRY		39,529.68	11.22%
HEAT, VENT & AIR CONDITIONING		7,828.71	2.22%
INSULATION		3,393.41	0.96%
LIGHT FIXTURES		1,549.02	0.44%
MASONRY		28,110.39	7.98%
MIRRORS & SHOWER DOORS		1,021.26	0.29%
PLUMBING		15,428.67	4.38%
PAINTING		7,884.84	2.24%
ROOFING		2,859.44	0.81%
SIDING		7,687.29	2.18%
SOFFIT, FASCIA, & GUTTER		3,662.46	1.04%
TEMPORARY REPAIRS		8,546.24	2.43%
WINDOWS - VINYL		5,777.10	1.64%
Subtotal		286,780.45	81.39%
Mat Tax (Cap Impr)	@ 8.000%	6,852.78	1.94%
Overhead	@ 10.00%	29,363.32	8.33%
Profit	@ 10.00%	29,363.32	8.33%
O&P Items Subtotal		352,359.87	100.00%

**Basloe, Levin & Cuccaro, Ltd./Adjusters International**

Subtotal	352,359.87	100.00%
Less Deductibles	(500.00)	
Grand Total	351,859.87	